



# Hamilton County

## SUMMARY OF BENEFITS FULL-TIME EMPLOYEES 2006

[Links to websites are in BLUE.](#)

- **Health Insurance** - HMO coverage is offered through the [Anthem Blue Preferred plan](#) and [Anthem Blue Access](#) is a Preferred Provider Organization (PPO). HMO participants must select a primary care physician. For Blue Preferred, primary care and specialist office visits have a \$15 copayment. Blue Access requires a \$15 copayment for primary care office visits and a \$25 copayment for a specialist office visit. Prescriptions with both medical plans have a \$10 copayment for Level One, a \$25 copayment for Level Two, a \$45 copayment for Level Three, and 25% co-insurance for Level Four. Each plan offers a mail order pharmacy benefit that provides a three month supply for only two copayments. Employees will receive a discount through EyeMed Vision Care when they present their EyeMed Vision Care Identification card at participating providers. Coverage is effective the first of the month following 30 days of continuous service. Employee contributions are deducted each pay period (26 per year) on a pre-tax basis as follows:

	<u>Single</u>	<u>Double</u>	<u>Family</u>
Blue Preferred	\$20.15	\$40.35	\$58.62
Blue Access	\$45.22	\$84.22	\$125.34

- **Dental Insurance** - There are three options to choose from: 1) [Aetna DMO](#); 2) [Superior Dental Care](#); and 3) [Dental Care Plus](#). All plans cover preventive services at 100% without a deductible or copayment. Other dental services are covered at varying percentages. In addition, the DMO offers vision discounts through their Vision One Discount Program, and Superior Dental offers discounts through EyeMed Vision Care. Coverage is effective the first of the month following 30 days of continuous service. Employee contributions are deducted each pay period (26 per year) on a pre-tax basis as follows:

	<u>Single</u>	<u>Double</u>	<u>Family</u>
Aetna DMO	\$ .77	\$1.54	\$3.09
Superior Dental	\$1.80	\$3.86	\$5.66
Dental Care Plus	\$3.38	\$5.79	\$11.59

- **No Coverage Option** - If you do not elect medical and / or dental coverage you will receive additional compensation of \$38.46 for medical and / or \$5.00 for dental each pay period. Proof of other medical coverage must be provided.
- **Ohio Public Employees Retirement System (OPERS)** - Employee contribution is 9.0% of pay on a pre-tax basis. Employer contribution is 13.7%. (Contributions may vary for law enforcement employees.) Retirement benefit eligible after 5 years of service. Retirement available at age 60 with 5 years service, age 55 with 25 years service, or any age with 30 years service. OPERS understands the importance of health care benefits at retirement, and will provide it to the extent OPERS resources permit.
- **Vacation** - Employees who work 40 hours per week (80 per pay period) will receive 80 hours vacation after one year of service and then begin accruing vacation at a rate of 3.1 hours per 80-hour pay period. Employees who work 35 hours per week (70 per pay period) will receive 70 hours vacation after one year of service and then begin accruing vacation at a rate of 2.7 hours per 70-hour pay period. After 8, 15, and 25 years of service the accrual increases for an additional week of vacation.
- **ExTRA (Employee x-tra(\$\$) Transportation Reimbursement Account)** - Employees may elect to set aside pre-tax dollars through payroll deduction to be reimbursed for eligible parking, transit, and van pooling expenses related to commuting to and from work.

- **Holidays** - Ten paid days consisting of: New Year's Day, Martin Luther King Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Veterans' Day, Thanksgiving and the Friday after, and Christmas. In addition, a half-day personal holiday may be requested annually by employees who have completed the initial probationary period.
- **Sick Leave** - Fifteen days per year are accrued. Conversion option on two for one basis (up to 90 days) at retirement with 10 years of Ohio public service.
- **Life Insurance** - Provided at no cost for the employee only on the first of the month following 30 days of continuous service. Coverage is equal to one times annual salary up to the policy maximum.
- **Voluntary Life Insurance** - An optional voluntary plan that provides additional life insurance benefits. Coverage is available for employee, spouse, and children. Group rates based on age and tobacco-use status. Coverage may be portable or converted at termination of employment. Offered through the [UNUM Life Insurance Company](#).
- **Long Term Disability Insurance** - Voluntary plan with two options available. When coverage is elected, it is effective on the first of the month following 30 days of continuous service. Plan options replace 40% of pay up to a monthly maximum of \$2400, or 50% of pay up to a monthly maximum of \$3000. Benefit is reduced by most other sources of disability income. Benefit payments begin after 90 days of disability.
- **Flexible Spending Accounts** – Separate Health Care and Dependent Care accounts are available allowing employees to annually elect to set aside pre-tax funds to pay out-of-pocket health care expenses, or employment-related dependent care expenses. The annual maximum contribution is \$3000 for health care and \$5000 for dependent care.
- **Employee Assistance Program** - Confidential assessment and referral counseling offered through Horizon Health at many convenient locations. Initial services, up to 10 visits, are provided free. Telephone 888/893-6584.
- **Deferred Compensation Plans** - In addition to the OPERS retirement plan, a voluntary savings program is available that allows employees to set aside a portion of their income on a pre-tax basis to supplement retirement benefits. There are three plans to select from: [Ohio Deferred Compensation Plan](#), [County Commissioners Association Deferred Compensation Plan](#), and the [ING Financial Services Deferred Compensation Plan](#). Each plan has different investment options, such as fixed rate of return plans, variable annuity plans, and mutual fund plans.
- **Tuition Reimbursement Program** - Full-time, non-bargaining unit employees who are in good standing and have passed their probationary period may receive full or partial reimbursement, based on the final grades attained, for tuition costs for an appropriate program of study at an accredited college or university. You must be working towards the attainment of an Associate's, Baccalaureate, Master's or Doctoral degree. The cost per credit hour shall be calculated on the in-state cost per credit hour of the University of Cincinnati for the level of degree sought and shall not exceed seven (7) hours per quarter/semester. Reimbursement is limited to a maximum of \$5,250 per calendar year.
- **Savings Bonds** - Available for purchase by payroll deduction.
- **College Advantage Savings Plan** - State of Ohio sponsored plan through the [Ohio Tuition Trust Authority](#) will allow you to set aside money for future college tuition with the convenience of payroll deduction. Some tax savings are available with this account.
- **Direct Deposit** - You can elect the convenience of having your paycheck directly deposited to the bank of your choice by completing an authorization form.
- **Credit Union** - The [CinFed Credit Union](#) offers a full range of banking services and payroll deduction.

**NOTE: Hamilton County reserves the right to change any of the above benefits and their costs without prior notification to its employees. This is only a summary; therefore, the specific provisions of Hamilton County policies and the insurance contracts must apply.**